

Abstract

Proposed is a method for processing a cashless payment transaction between an owner of a personal electronic means of payment (1, 12) and a payee. The special feature of the inventive method is that at a first time (t1) a data record is transmitted from the owner's personal electronic means of payment (1, 12), directly or by means of a personal device (8) of the owner, to an electronic intermediate carrier (2) which is formed as a physically separate unit with regard to the owner's personal electronic means of payment (1, 12), and at a second time (t2) which is later than the first time (t1) the data record or data derived therefrom are transmitted from the electronic intermediate carrier (2) to the payee.

(Fig. 2)